

## EXHIBIT P7

to COMPLAINT FOR INTERPLEADER



Brudvik Laws Office  
 Jenna McPherson Esq  
 PO Box 547  
 Mayville ND 58257

March 12, 2019

Re:	Insured	Lamont A Loudenslager
	Policy	958201834UM
	Amount Payable	\$100,000.00

Dear Jenna McPherson,

This letter will supplement our conversation yesterday regarding the above referenced insurance.

As there are multiple claims to the policy which are adverse to one another and which raise questions of fact and law that MetLife cannot resolve. As a result of this dispute, we have placed a temporary restraint on the proceeds at issue pending a resolution of the adverse claims.

Under North Dakota divorce statutes, a revocable designation of a spouse as beneficiary on a life insurance policy may become ineffective by a divorce; unless language in the divorce decree, a court order, or written contract indicates the beneficiary designation was intended to survive the divorce.

According to the divorce decree, Kym was to be named as bene of this policy until such time as the obligation for child support and spousal maintenance terminate. However, there is no timeframe stated in the divorce decree as to when child support terminates.

Since the divorce decree is unclear as to any amount of proceeds payable to the former spouse, and since we are unable to confirm the amounts of child support and spousal maintenance due to the former spouse, we encourage the parties to amicably resolve the matter themselves in order to preserve the policy benefits from potential litigation costs and fees.

If the parties can reach an agreement, please inform us no later than April 10, 2019. At that time, all parties must contact our office in writing, advising us of the details of the agreement regarding the distribution of the policy benefits. We will then prepare a Release and Indemnification in accordance with the terms of the agreement, which will also release any and all future claims any party may pursue against MetLife. Once all parties have properly signed the Release, we will pay the proceeds according to the agreement.

If you are unable to amicably resolve this matter, or you do not contact us by April 10, 2019, MetLife may have no choice but to file an interpleader action where we ask a court of proper jurisdiction to decide the rights of each party to the policy proceeds. At that time, we will notify the parties of the pending legal action.

- The contact information for Kym Leslie Harsch is: [REDACTED]
- Enclosed is a copy of the policy, as you requested.
- Enclosed is a claim form to be completed on behalf of the Insured's Estate, and signed by the Personal Representative of the Estate.

If you have any questions, please feel free to contact me at 401-535-4098.

*Nancie Chartier*

Insurance Business Process Services  
 MetLife and Brighthouse Accounts, Warwick RI